

Information to identify the case:

Debtor 1	<u>Randy A. Rapchak</u>	Social Security number or ITIN	xxx-xx-2826
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lisa A. Rapchak</u>	Social Security number or ITIN	xxx-xx-2814
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21045-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Randy A. Rapchak

Lisa A. Rapchak
aka Lisa A. Porter

9/20/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Randy A. Rapchak
Lisa A. Rapchak
Debtors

Case No. 17-21045-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 20, 2022

User: auto
Form ID: 3180W

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Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Randy A. Rapchak, Lisa A. Rapchak, 907 Newell Road, Fayette City, PA 15438-1159
14384782	+ Advanced Disposal, P.O. Box 266, 1184 McClellandtown Road, McClellandtown, PA 15458-1118
14384792	+ Colonial Acceptance, 312 Fallowfield Avenue, Charleroi, PA 15022-1405
14384794	+ Creditors Financial Group, P.O. Box 440290, Aurora, CO 80044-1500
14384800	+ David R. Galloway, Esq., 54 East Main Street, Mechanicsburg, PA 17055-3851
14384795	Encore Receivable Management, Inc., 400 North Rogers Road, P.O. Box 3330, Olathe, KS 66063-3330
14384797	Foundation Radiology Group, PC, P.O. Box 60, Pittsburgh, PA 15230-0060
14384798	+ Frazier SD & Newell Boro. c/o SWRTB, One Centennial Way, Scottsdale, PA 15683-1741
14384799	+ Fulton Friedman & Gullace, 130 Gettysburg Place, Mechanicsburg, PA 17055-5653
14384802	+ Image Time, Inc., 2965 Pittsburgh Road, Perryopolis, PA 15473-1005
14384804	#+ Jefferson Pain & Rehabilitation Center, 4735 Clairton Boulevard, Pittsburgh, PA 15236-2115
14384805	+ KML Law Group, Suite 5000 BNY Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1541
14384811	Monongahela Valley Hospital, 1163 Country Club Road, Monongahela, PA 15063-1095
14384815	+ Oak Harbor Capital IV, LLC, c/o Weinstein and Riley, PS, 2001 Western Avenue--Suite 400, Seattle, WA 98121-2163
14384817	Partners in Nephro and Endo, 5171 Liberty Avenue, Pittsburgh, PA 15224-2254
14384818	Penn Credit Corporation, 916 S 14th Place, P.O. Box 988, Harrisburg, PA 17108-0988
14384823	Rohland, Patt, Rohland Associates, 119 Thornton Road, Brownsville, PA 15417-9607
14384824	Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 21 2022 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2022 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 20 2022 23:49:00	Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Sep 20 2022 23:49:00	Specialized Loan Servicing LLC, PO Box 9013, Addison, TX 75001-9013
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 20 2022 23:49:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Sep 20 2022 23:49:00	Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067

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14384783	+ Email/Text: kristin.villneauve@allianceoneinc.com	Sep 20 2022 23:49:00	Alliance One Receivables Management, 4850 Street Road--Suite 300, Trevose, PA 19053-6600
14384784	+ Email/Text: bankruptcies@amerassist.com	Sep 20 2022 23:50:00	AmerAssist, P.O. Box 26095, Columbus, OH 43226-0095
14384785	+ EDI: BANKAMER2.COM	Sep 21 2022 03:48:00	Bank of America, N.A., P.O. Box 982284, El Paso, TX 79998-2284
14384786	Email/PDF: bncnotices@becket-lee.com	Sep 20 2022 23:55:40	Becket & Lee LLP, P.O. Box 3001, Malvern, PA 19355-0701
14384787	EDI: CAPITALONE.COM	Sep 21 2022 03:48:00	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14384788	EDI: RMSC.COM	Sep 21 2022 03:48:00	CareCredit/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14384789	+ Email/Text: bankruptcy@cavps.com	Sep 20 2022 23:49:00	Cavalry Portfolio Services, 500 Summit Lake Drive--Suite 400, Valhalla, NY 10595-2321
14672659	+ Email/Text: bankruptcy@cavps.com	Sep 20 2022 23:49:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14384791	+ EDI: CITICORP.COM	Sep 21 2022 03:48:00	Citi Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
14384793	Email/PDF: creditonebknotifications@resurgent.com	Sep 20 2022 23:55:34	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14384796	Email/Text: Bankruptcy@FMAAlliance.com	Sep 20 2022 23:49:00	FMA Alliance, Ltd., 12339 Cutten Road, Houston, TX 77066
14384801	EDI: HFC.COM	Sep 21 2022 03:48:00	HSBC Card Services, P.O. Box 81622, Salinas, CA 93912-1622
14384803	EDI: IRS.COM	Sep 21 2022 03:48:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14384790	EDI: JPMORGANCHASE	Sep 21 2022 03:48:00	Chase, P.O. Box 15298, Wilmington, DE 19850-5298
14384805	^ MEBN	Sep 20 2022 23:49:43	KML Law Group, Suite 5000 BNY Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1541
14384806	Email/Text: govtaudits@labcorp.com	Sep 20 2022 23:49:00	Laboratory Corporation of America, P.O. Box 2240, Burlington, NC 27216-2240
14384807	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 20 2022 23:49:00	Midland Credit Management, Inc., P.O. Box 2121, Warren, MI 48090-2121
14384808	EDI: AIS.COM	Sep 21 2022 03:48:00	Midland Funding, P.O. Box 268941, Oklahoma City, OK 73126-8941
14384810	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 20 2022 23:49:00	Midland Funding, P.O. Box 60578, Los Angeles, CA 90060-0578
14384809	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 20 2022 23:49:00	Midland Funding, 2365 Northside Drive--Suite 300, San Diego, CA 92108-2710
14673397	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 20 2022 23:49:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
14403081	Email/Text: nsm_bk_notices@mrcooper.com	Sep 20 2022 23:49:00	Nationstar Mortgage, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
14670633	Email/Text: nsm_bk_notices@mrcooper.com	Sep 20 2022 23:49:00	Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
14384813	^ MEBN	Sep 20 2022 23:49:01	NCB Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099

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14384812	Email/Text: list-nes-clientservicesreps-all@nes1.com	Sep 20 2022 23:49:00	National Enterprise Systems, 29125 Solon Road, Solon, OH 44139-3442
14384814	+ Email/Text: ngisupport@radiusgs.com	Sep 20 2022 23:49:00	Northland Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
14403082	^ MEBN	Sep 20 2022 23:48:37	Northstar Location Serviceas, 4285 Genesee Street, Cheektowaga, NY 14225-1943
14384816	EDI: PENNDEPTREV	Sep 21 2022 03:48:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14384816	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2022 23:49:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14384819	Email/Text: Bankruptcy.Notices@pnc.com	Sep 20 2022 23:49:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
14384820	Email/Text: Bankruptcy.Notices@pnc.com	Sep 20 2022 23:49:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14664532	Email/Text: Bankruptcy.Notices@pnc.com	Sep 20 2022 23:49:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14384821	EDI: PRA.COM	Sep 21 2022 03:48:00	Portfolio Recovery, 130 Corporate Boulevard, Norfolk, VA 23502
14679483	EDI: PRA.COM	Sep 21 2022 03:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14386042	+ EDI: RECOVERYCORP.COM	Sep 21 2022 03:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14407955	EDI: PENNDEPTREV	Sep 21 2022 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14407955	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 20 2022 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14384822	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 20 2022 23:55:28	Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
14756147	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Sep 20 2022 23:49:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
14641084	+ EDI: AIS.COM	Sep 21 2022 03:48:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	SPECIALIZED LOAN SERVICING LLC, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
cr	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	*+	Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	*+	Specialized Loan Servicing LLC, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
14888107	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Charles O. Zebley, Jr.	on behalf of Debtor Randy A. Rapchak COZ@Zeblaw.com Lori@Zeblaw.com,Janet@Zeblaw.com,Sheila@Zeblaw.com
Charles O. Zebley, Jr.	on behalf of Joint Debtor Lisa A. Rapchak COZ@Zeblaw.com Lori@Zeblaw.com,Janet@Zeblaw.com,Sheila@Zeblaw.com
Daniel R. White	on behalf of Joint Debtor Lisa A. Rapchak lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Daniel R. White	on behalf of Debtor Randy A. Rapchak lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com
Kevin Scott Frankel	on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com logsecf@logs.com
Lisa Cancanon	on behalf of Creditor Specialized Loan Servicing LLC lisac@w-legal.com Llombardi06@law.du.edu
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 9